

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

KIMBERLY LYNN FIELD  
JOHN JOSEPH CEPARANO  
Debtor(s)

Case No.: 5-12-04565-JJT  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	BANK OF AMERICA
Court Claim Number:	11
Last Four of Loan Number:	3010
Property Address if applicable:	805 COTTONWOOD COURT, HAWLEY, PA 18428

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$1,161.82
b. Prepetition arrearages paid by the Trustee:	\$1,161.82
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$1,161.82

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)  
Current Monthly Mortgage Payment: \$0.00  
Next postpetition payment due:  
If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: March 16, 2018

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com

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**CERTIFICATE OF SERVICE**

I hereby certify that the Debtor and his/her counsel, have been served a copy of this Notice of Final Cure by First Class Mail, unless served electronically, at the below address on March 16, 2018.

KIMBERLY LYNN FIELD  
JOHN JOSEPH CEPARANO  
3478 HEMLOCK FARMS  
LORDS VALLEY, PA 18428

BANK OF AMERICA  
C/O KML LAW GROUP, P.C.  
701 MARKET STREET, SUITE 5000  
PHILADELPHIA, PA, 19106

MATTHEW A SCHMIDT, ESQUIRE  
AMORI & ASSOCIATES  
513 SARAH STREET  
STROUDSBURG PA, 18360-

Date: March 16, 2018

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
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Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com